

# HOUSE BILL No. 1123

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## DIGEST OF INTRODUCED BILL

**Citations Affected:** IC 27-8-13.4; IC 27-13-7-7.5.

**Synopsis:** Insurance coverage of abortion. Prohibits certain insurance policies from providing coverage for abortion except in specified circumstances.

**Effective:** July 1, 2014.

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## Thompson, Lehman

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January 9, 2014, read first time and referred to Committee on Insurance.

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Second Regular Session 118th General Assembly (2014)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type~~.

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~this style type~~ reconciles conflicts between statutes enacted by the 2013 Regular Session and 2013 First Regular Technical Session of the General Assembly.

## HOUSE BILL No. 1123

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A BILL FOR AN ACT to amend the Indiana Code concerning insurance.

*Be it enacted by the General Assembly of the State of Indiana:*

1       SECTION 1. IC 27-8-13.4 IS ADDED TO THE INDIANA CODE  
2       AS A **NEW** CHAPTER TO READ AS FOLLOWS [EFFECTIVE  
3       JULY 1, 2014]:

4       **Chapter 13.4. Coverage for Abortion**

5       **Sec. 1. (a) As used in this chapter, "accident and sickness**  
6       **insurance policy" means an insurance policy that:**

- 7               (1) provides one (1) or more of the types of insurance  
8               described in IC 27-1-5-1, Class 1(b) and Class 2(a); and  
9               (2) is issued on a group or individual basis.

10       **(b) As used in this chapter, "accident and sickness insurance**  
11       **policy" does not include the following:**

- 12               (1) Accident only, credit, dental, vision, Medicare supplement,  
13               long term care, or disability income insurance.  
14               (2) Coverage issued as a supplement to liability insurance.  
15               (3) Worker's compensation or similar insurance.  
16               (4) Automobile medical payment insurance.



1 (5) A specified disease policy.

2 (6) A short term insurance plan that:

3 (A) may not be renewed; and

4 (B) has a duration of not more than six (6) months.

5 (7) A policy that provides indemnity benefits not based on any  
6 expense incurred requirement, including a plan that provides  
7 coverage for:

8 (A) hospital confinement, critical illness, or intensive care;  
9 or

10 (B) gaps for deductibles or copayments.

11 (8) A supplemental plan that always pays in addition to other  
12 coverage.

13 (9) A student health plan.

14 (10) An employer sponsored health benefit plan that is:

15 (A) provided to individuals who are eligible for Medicare;  
16 and

17 (B) not marketed as, or held out to be, a Medicare  
18 supplement policy.

19 **Sec. 2. An accident and sickness insurance policy may not**  
20 **provide coverage for abortion, except in the following cases:**

21 (1) The pregnant woman became pregnant through an act of  
22 rape or incest.

23 (2) An abortion is necessary to avert the pregnant woman's  
24 death or a substantial and irreversible impairment of a major  
25 bodily function of the pregnant woman.

26 **SECTION 2. IC 27-13-7-7.5 IS ADDED TO THE INDIANA CODE**  
27 **AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY**  
28 **1, 2014]: Sec. 7.5. A health maintenance organization that provides**  
29 **coverage for basic health care services under a group or individual**  
30 **contract may not provide coverage for abortion, except in the**  
31 **following cases:**

32 (1) The pregnant woman became pregnant through an act of  
33 rape or incest.

34 (2) An abortion is necessary to avert the pregnant woman's  
35 death or a substantial and irreversible impairment of a major  
36 bodily function of the pregnant woman.

